

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-19249
Chris Fillius & Joanne Pezzano-Fillius Judge: JN Poslusny
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 02/14/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: VMc Initial Debtor: CF Initial Co-Debtor: JPF

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 888.00 per month to the Chapter 13 Trustee, starting on Mar. 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,916.97 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Midfirst Bank (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1000.00
DOMESTIC SUPPORT OBLIGATION	N/A	

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☒ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
IRS	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Income taxes	\$26,000.00	\$433.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midfirst Bank	primary residence	\$27,275.87		\$455.00	1,916.97

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorneys' fees
- 3) IRS
- 4) Midfirst Bank

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/14/2019.

Explain below **why** the plan is being modified:
To include IRS payments & attorneys fees

Explain below **how** the plan is being modified:
The trustee payments are increased.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 2/14/2019

/s/Chris Filius
Debtor

Date: 2/14/2019

/s/Joanne Pezzano
Joint Debtor

Date: 2/14/2019

/s/Vera McCoy, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Chris Fillius
Joanne C Pezzano
DebtorsCase No. 18-19249-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 37

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db/jdb cr +Chris Fillius, Joanne C Pezzano, 81 Greenwood Drive, Turnersville, NJ 08012-2156
 +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11 Broadway, Suite 615,
 New York, NY 10004-1490
 517545095 AT&T Wireless, Atlanta, GA 30353
 517545093 +Bureau of Accounts Control, 3601 US Route 9, Howell, NJ 07731-3395
 517515964 +COMMUNITY SURGICAL SUPPLY, 1390 ROUTE 37W, TOMS RIVER, NJ 08755-4924
 517545094 +Hamilton Law, PO Box 90301, Allentown, PA 18109-0301
 517515965 MIDLAND MORTGAGE/MIDFIRST, PO BOX 268959, OKLAHOMA CITY, OK 73126-8959
 517515966 MIDNIGHT VELVET, 112 7TH AVENUE BOX 2816, MONROE, WI 53566
 517688647 +MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 517515969 +NOVA AN PROFESSIONALS, 1501 MT PLEASANT ROAD, VILLANOVA, PA 19085-2112
 517515970 REGIONAL ACCEPTANCE CORP, 1424E EAST FIRE TOWER ROAD, GREENVILLE, NC 27858
 517515971 +SANTANDER BANK NA, PO BOX 841002, BOSTON, MA 02284-1002
 517515973 USAA FED SVG BK - SAN AN, PO BOX 47504, SAN ANTONIO, TX 78265-7504
 517515974 USAA SAVINGS BANK, 10750 MCDERMOTT FWY, SAN ANTONIO, TX 78288-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2019 01:26:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2019 01:26:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517515960 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 20 2019 01:34:33 CAPITAL ONE,
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253
 517515961 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 20 2019 01:33:37
 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
 517515962 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 20 2019 01:25:53 COMENITY BANK/VCTRSSEC,
 PO BOX 182789, COLUMBUS, OH 43218-2789
 517515963 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 20 2019 01:25:53 COMENITYCAPITALBANK/SMPL,
 COMENITYCAPITALBANK/JDWILLIAMS, PO BOX 182120, COLUMBUS, OH 43218-2120
 517545083 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 20 2019 01:25:53 COMENITYCAPITALBANK/SMPL,
 PO BOX 182120, COLUMBUS, OH 43218-2120
 517515958 E-mail/Text: BankruptcyNotices@aafes.com Feb 20 2019 01:25:22 ARMY AIRFORCE EXCHANGE,
 3911 S WALTON WALKER BLVD, DALLAS, TX 75236-1509
 517515959 E-mail/Text: BankruptcyNotices@aafes.com Feb 20 2019 01:25:23 ARMY/AIR FORCE EXCHANGE,
 PO BOX 650410, DALLAS, TX 75265-0410
 517637289 E-mail/Text: BankruptcyNotices@aafes.com Feb 20 2019 01:25:23
 Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd.,
 Dallas, TX 75236
 518031207 +E-mail/Text: cio.bncmail@irs.gov Feb 20 2019 01:25:37 IRS,
 IRS Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517620424 E-mail/PDF: resurgentbknofications@resurgent.com Feb 20 2019 01:32:50
 LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital III, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517586735 +E-mail/Text: bankruptcy@sccompanies.com Feb 20 2019 01:26:54 Midnight Velvet,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 517515967 E-mail/Text: ext_ebn_inbox@navyfederal.org Feb 20 2019 01:26:48 NAVY FEDERAL CR UN,
 PO BOX 3700, MERRYFIELD, VA 22119-3700
 517515968 +E-mail/Text: ext_ebn_inbox@navyfederal.org Feb 20 2019 01:26:48 NAVY FEDERAL CREDIT UNION,
 PO BOX 3700, ATTN: CBR DISPUTES, MERRIFIELD, VA 22116-3700
 517581006 +E-mail/Text: ext_ebn_inbox@navyfederal.org Feb 20 2019 01:26:48 Navy Federal Credit Union,
 PO Box 3000, Merrifield, VA 22119-3000
 517594519 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Feb 20 2019 01:34:37 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 517515972 +E-mail/Text: bankruptcy@sccompanies.com Feb 20 2019 01:26:54 SEVENTH AVENUE,
 1515 S 21TH STREET, CLINTON, IA 52732-6676
 517586736 +E-mail/Text: bankruptcy@sccompanies.com Feb 20 2019 01:26:54 Seventh Avenue,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 517731736 +E-mail/Text: bncmail@w-legal.com Feb 20 2019 01:26:07 USAA Federal Savings Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
 517515975 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Feb 20 2019 01:25:18
 VERIZON, 500 TECHNOLOGY DR, SUITE 300, WELDON SPRING, MO 63304-2225
 517623501 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 20 2019 01:32:50 Verizon,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517515976 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 20 2019 01:26:28 WEBBANK/FINGERHUT,
 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517545053 Internal Revenue Service, IRS.gov, Online Payments, No Address Given

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 37

Date Rcvd: Feb 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vera McCoy on behalf of Debtor Chris Fillius vmbankruptcy@yahoo.com
Vera McCoy on behalf of Joint Debtor Joanne C Pezzano vmbankruptcy@yahoo.com

TOTAL: 9